

REMARKS

In the Office Action, claims 1-4 are rejected under 35 U.S.C. § 102(e) as allegedly anticipated by U.S. Patent No. 6,317,745 to Thomas et al. (hereinafter “Thomas”).

Applicants respectfully traverse the rejections of record.

Independent claim 1 is directed to a method for routing billing information over a network, comprising, *inter alia*:

forwarding said mainframe application files in batch mode to said centrally located mainframe system; and

The Examiner alleges that Thomas discloses or suggests these claim limitations at col. 5, line 15 – col. 6, line 55; col. 9, line 60 – col. 10, line 37; and col. 21, line 64 – col. 22, line 31. Applicants respectfully disagree.

The cited portions of Thomas fail to disclose at least the claimed “batch mode” processing of the claimed invention. This processing is implemented in accordance with the claimed invention in order to address the technical and practical realities of operation, and is an important part of the claim. For at least this reason, Thomas cannot anticipate claim 1.

Claim 2 recites the further limitation of “providing a file distribution agent for appending to said mainframe application files a HTTP header.” The portion of Thomas cited on page 3 of the Office Action (col. 16, lns. 35-67) fails to disclose or suggest appending an HTTP header to mainframe application files. Indeed, another cited portion of Thomas actually *teaches away* from the claimed invention, and instead promotes the use of the ANSI standard X12 (“Optimally, this would involve routing the bill to the consumer’s bank in X12 format. The consumer’s bank routes the bill to its home banking system and presents it to the consumer using a proprietary (open) interface that the bank uses to communicate with its customers.”)(Thomas, col. 22, lns. 12-13)(Applicants note that Thomas incorrectly uses the

term “open” here, as a proprietary system as described is not an “open” system as described in the context of the present invention). This use of X12 (which was developed by the Data Interchange Standards Association specifically for the exchange of electronic data) is a departure from the goal of the present invention of having a non-proprietary, open system. For at least these reasons, Thomas cannot anticipate claim 2. Additionally, because claim 3 depends from and thereby includes all of the limitations of claim 2, claim 3 is also not anticipated by Thomas.

Claim 4 recites limitations comprising, *inter alia*:

providing multiple connectivity options into said switching system, said options including an open connection over public lines and a closed-line connection;

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forwarding by one of said customer service providers or one of said biller service providers mainframe application files including said messages with one or more intended recipients over said closed-line connection to said switching system;

converting at said switching system said mainframe application files into Internet accessible addresses for delivery of said messages to said intended recipients over said public lines.

The cited portions of Thomas do not disclose transmission of data over both a “closed-line connection to said switching system” and “public lines.” While Thomas discloses the use of a single connection, and indicates that that connection may *alternatively* be (1) a modem and dedicated phone line, (2) an ISDN network, or (3) an Internet interface (See Thomas, col. 9, line 66 – col. 10, line 2), Thomas does not disclose providing multiple connectivity options into said switching system, including an open connection over public lines and a closed-line connection, forwarding a mainframe application file over a closed-line connection, and then converting the mainframe application file into an Internet-accessible

address for delivery over the public line. Accordingly, for the foregoing reasons, Applicants respectfully submit that claim 4 is not anticipated by Thomas.

In view of the foregoing, Applicants submit that claims 1-4, all of the pending claims, are in condition for allowance. In the event that the application is not deemed in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,



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Robert C. Scheinfeld  
Patent Office Reg. No. 31,300  
(212) 408-2512

Robert L. Maier  
Patent Office Reg. No. 54,291  
(212) 408-2538

*Attorneys for Applicants*

BAKER BOTTS, L.L.P.  
30 Rockefeller Plaza  
New York, New York 10112-4498